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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/642,878	08/18/2003	Jagdeep Singh Sahota	126278.701 3312	
26565 MANED DDC	7590 10/12/2007		EXAMINER	
MAYER BROWN LLP P.O. BOX 2828		SHUMATE, PAUL W		
CHICAGO, II	L 60690	•	ART UNIT	PAPER NUMBER
			3693	
				•
			MAIL DATE	DELIVERY MODE
			10/12/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

•	Application No.	Applicant(s)	
Office Action Commons	10/642,878	SAHOTA ET AL.	
Office Action Summary	Examiner	Art Unit	
	Paul Shumate	3694	
The MAILING DATE of this communication app Period for Reply	ears on the cover sheet with the c	orrespondence address	
A SHORTENED STATUTORY PERIOD FOR REPLY WHICHEVER IS LONGER, FROM THE MAILING DA - Extensions of time may be available under the provisions of 37 CFR 1.13 after SIX (6) MONTHS from the mailing date of this communication. - If NO period for reply is specified above, the maximum statutory period w - Failure to reply within the set or extended period for reply will, by statute, Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).	ATE OF THIS COMMUNICATION 6(a). In no event, however, may a reply be tim rill apply and will expire SIX (6) MONTHS from cause the application to become ABANDONE	 lely filed the mailing date of this communication. U.S.C. § 133). 	
Status			
1) Responsive to communication(s) filed on <u>08/13</u> 2a) This action is FINAL . 2b) This 3) Since this application is in condition for alloward closed in accordance with the practice under E	action is non-final. nce except for formal matters, pro		
Disposition of Claims		•	
 4) Claim(s) 1-38 is/are pending in the application. 4a) Of the above claim(s) is/are withdraw 5) Claim(s) is/are allowed. 6) Claim(s) is/are rejected. 7) Claim(s) is/are objected to. 8) Claim(s) 1-38 are subject to restriction and/or expressions. 	vn from consideration.		
Application Papers			
9) The specification is objected to by the Examiner 10) The drawing(s) filed on is/are: a) access applicant may not request that any objection to the of Replacement drawing sheet(s) including the correction of the other contents. 11) The oath or declaration is objected to by the Examiner	epted or b) objected to by the I drawing(s) be held in abeyance. See ion is required if the drawing(s) is ob	e 37 CFR 1.85(a). lected to. See 37 CFR 1.121(d).	
Priority under 35 U.S.C. § 119			
12) Acknowledgment is made of a claim for foreign a) All b) Some * c) None of: 1. Certified copies of the priority documents 2. Certified copies of the priority documents 3. Copies of the certified copies of the prior application from the International Bureau * See the attached detailed Office action for a list of	s have been received. s have been received in Applicati ity documents have been receive (PCT Rule 17.2(a)).	on No ed in this National Stage	
Attachment(s) 1) Notice of References Cited (PTO-892) 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 3) Information Disclosure Statement(s) (PTO/SB/08)	4) Interview Summary Paper No(s)/Mail Da 5) Notice of Informal P	ate	
Paper No(s)/Mail Date	6)		

Application/Control Number: 10/642,878

Art Unit: 3694

DETAILED ACTION

Election/Restrictions

1. Restriction to one of the following inventions is required under 35 U.S.C. 121:

I. Claims 1-13 and 29-38, drawn to authenticating a transaction or a payment service being

Page 2

used in a transaction, classified in class 705, subclass 44.

II. Claims 14-28, drawn to creating a verification value, classified in class 705, subclass 75.

2. Inventions I and II are related as subcombinations disclosed as usable together in a single

combination. The subcombinations are distinct if they do not overlap in scope and are not obvious

variants, and if it is shown that at least one subcombination is separately usable. In the instant case,

subcombination I has separate utility such as authenticating a transaction or authenticating a payment

service used in a transaction; subcombination II has separate utility such as dynamically creating a

verification value to be used in a verification process. See MPEP § 806.05(d).

3. The examiner has required restriction between subcombinations usable together. Where

applicant elects a subcombination and claims thereto are subsequently found allowable, any claim(s)

depending from or otherwise requiring all the limitations of the allowable subcombination will be examined

for patentability in accordance with 37 CFR 1.104. See MPEP § 821.04(a). Applicant is advised that if

any claim presented in a continuation or divisional application is anticipated by, or includes all the

limitations of, a claim that is allowable in the present application, such claim may be subject to provisional

statutory and/or nonstatutory double patenting rejections over the claims of the instant application.

4. Because these inventions are independent or distinct for the reasons given above and there

would be a serious burden on the examiner if restriction is not required because the inventions have

acquired a separate status in the art in view of their different classification, restriction for examination

purposes as indicated is proper.

5. Because these inventions are independent or distinct for the reasons given above and there

would be a serious burden on the examiner if restriction is not required because the inventions require a

different field of search (see MPEP § 808.02), restriction for examination purposes as indicated is proper.

Application/Control Number: 10/642,878

Art Unit: 3694

6. Applicant is reminded that upon the cancellation of claims to a non-elected invention, the

inventorship must be amended in compliance with 37 CFR 1.48(b) if one or more of the currently named

inventors is no longer an inventor of at least one claim remaining in the application. Any amendment of

inventorship must be accompanied by a request under 37 CFR 1.48(b) and by the fee required under 37

CFR 1.17(i).

7. Any inquiry concerning this communication or earlier communications from the examiner should

be directed to Paul Shumate whose telephone number is 571-270-1830. The examiner can normally be

reached on M-F 7:30 AM - 5:00 PM, EST alt Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor,

James Trammell can be reached on 571-272-6712. The fax phone number for the organization where

this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application

Information Retrieval (PAIR) system. Status information for published applications may be obtained from

either Private PAIR or Public PAIR. Status information for unpublished applications is available through

Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC)

at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative

or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-

1000.

Name:

Paul W. Shumate

End W. Shungat

Title:

Patent Examiner 10/04/07

Date:

Signature:

JAMES A. KHAMER

SUPERVISORY PATENT EXAMINER

10-9-07

TECHNOLOGY CENTER 3600

Page 3